

Information to identify the case:					
Debtor 1	<b>Zachary Robert Cotton</b>			Social Security number or ITIN	<b>xxx-xx-7254</b>
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2				Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Northern District of Illinois</b>					
Case number: <b>14-42973</b>					

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Zachary Robert Cotton

If the trustee has filed and served a notice pursuant to Bankruptcy Rule 3002.1(f), and no statement is timely filed by the mortgagee in response, the mortgage addressed by the notice is deemed to be fully current as of the date of the notice.

August 30, 2018

**For the court:** Jeffrey P. Allsteadt, Clerk  
United States Bankruptcy Court

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 Zachary Robert Cotton  
 Debtor

Case No. 14-42973-PSH  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: bchavez  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 44

Date Rcvd: Aug 30, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 01, 2018.

db  
 22683025 +Zachary Robert Cotton, 15004 Euclid Street, Cedar Lake, IN 46303-7220  
 23067020 +Cardworks Service, 100 Crossways Park, Woodbury, NY 11797-2011  
 +Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200,  
 Tucson, AZ 85712-1083  
 22683028 +Chase, 3415 Vision Drive, Mail Code OH4-7142, Columbus, OH 43219-6009  
 22683031 +Equifax Information Services, LLC, 1550 Peachtree Street NW, Atlanta, GA 30309-2468  
 22683032 +Experian Information Solutions, Inc., 475 Anton Boulevard, Costa Mesa, CA 92626-7037  
 22683033 +Gateway Financial Solutions, 999 S. Washington Avenue, Suite 1, Saginaw, MI 48601-2573  
 22683035 +Gateway Mortgage Group, PO Box 21044, Tulsa, OK 74121-1044  
 22683045 +Trans Union LLC, 1561 E. Orangethorpe Avenue, Fullerton, CA 92831-5210  
 22683049 +Zelkova Acquisition LLC, PO Box 9201, Old Bethpage, NY 11804-9001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

22683017 +E-mail/Text: mariward@albertsjewelers.com Aug 31 2018 00:39:59 Alberts Jewelers,  
 711 Main Street, Schererville, IN 46375-1241  
 22683018 +EDI: BECKLEE.COM Aug 31 2018 04:28:00 American Express, Po Box 3001,  
 16 General Warren Bou, Malvern, PA 19355-1245  
 22683019 +EDI: BECKLEE.COM Aug 31 2018 04:28:00 American Express \*, c/o Becket & Lee,  
 P.O. Box 3001, Malvern, PA 19355-0701  
 22965131 EDI: BECKLEE.COM Aug 31 2018 04:28:00 American Express Centurion Bank,  
 c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 22683020 +EDI: HFC.COM Aug 31 2018 04:28:00 Best Buy Co., Inc, Bureaus Investment Group,  
 PO Box 17298, Baltimore, MD 21297-1298  
 22683021 +EDI: HFC.COM Aug 31 2018 04:28:00 Best Buy/HSBC Retail, P.O. Box 17298,  
 Baltimore, MD 21297-1298  
 22683022 +EDI: CAPITALONE.COM Aug 31 2018 04:28:00 Capital One Bank, Attn: General Correspondence,  
 Po Box 30285, Salt Lake City, UT 84130-0285  
 22683023 +EDI: AIS.COM Aug 31 2018 04:28:00 Capital One, N.A. \*, c/o American Infosource,  
 P.O. Box 54529, Oklahoma City, OK 73154-1529  
 22683024 +EDI: CAPITALONE.COM Aug 31 2018 04:28:00 Capital One, N.A.\*, 1680 Capital One Drive,  
 Mc Lean, VA 22102-3407  
 22683026 +EDI: CHASE.COM Aug 31 2018 04:28:00 Chase, Po Box 15298, Wilmington, DE 19850-5298  
 22683027 +EDI: CHASE.COM Aug 31 2018 04:28:00 Chase \*, ATTN: Bankruptcy Department,  
 P.O. Box 15298, Wilmington, DE 19850-5298  
 23037802 +EDI: CITICORP.COM Aug 31 2018 04:28:00 Citibank, N.A., 701 East 60th Street North,  
 Sioux Falls, SD 57104-0493  
 22683029 EDI: DISCOVER.COM Aug 31 2018 04:28:00 Discover Financial Services, 2500 Lake Cook Road,  
 Deerfield, IL 60015  
 22683030 EDI: DISCOVER.COM Aug 31 2018 04:28:00 Discover Financial Services LLC, Po Box 15316,  
 Wilmington, DE 19850  
 22696574 EDI: DISCOVER.COM Aug 31 2018 04:28:00 Discover Bank, DB Servicing Corporation,  
 PO Box 3025, New Albany, OH 43054-3025  
 22683036 +EDI: RMSC.COM Aug 31 2018 04:28:00 GE Capital Retail Consumer Finance, 1600 Summer Street,  
 Fifth Floor, Stamford, CT 06905-5125  
 22683037 +EDI: RMSC.COM Aug 31 2018 04:28:00 GE Money Bank Care Card, Po Box 960061,  
 Orlando, FL 32896-0061  
 22683034 +E-mail/Text: bankruptcy@gatewayloan.com Aug 31 2018 00:40:51 Gateway Mortgage Group,  
 6910 E 14th Street, Tulsa, OK 74112-6618  
 22683038 +EDI: CHASE.COM Aug 31 2018 04:28:00 JPMorgan Chase\*, 270 Park Avenue,  
 New York, NY 10017-2014  
 23080532 EDI: PRA.COM Aug 31 2018 04:28:00 Portfolio Recovery Associates, LLC,  
 Successor to SYNCHRONY BANK (SAMS CLUB), POB 41067, Norfolk, VA 23541  
 23081544 EDI: PRA.COM Aug 31 2018 04:28:00 Portfolio Recovery Associates, LLC,  
 successor to U.S. BANK NATIONAL, ASSOCIATION (US BANK), POB 41067, Norfolk, VA 23541  
 24843640 EDI: Q3G.COM Aug 31 2018 04:28:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
 PO Box 788, Kirkland, WA 98083-0788  
 22683039 +EDI: RMSC.COM Aug 31 2018 04:28:00 Sams Club, Attention: Bankruptcy Department,  
 Po Box 103104, Roswell, GA 30076-9104  
 22683041 +EDI: RMSC.COM Aug 31 2018 04:28:00 Sams Club, Attn. Bankruptcy, PO Box 105968,  
 Atlanta, GA 30348-5968  
 22683040 +EDI: RMSC.COM Aug 31 2018 04:28:00 Sams Club, P.O. Box 981064, El Paso, TX 79998-1064  
 22683043 +EDI: DRIV.COM Aug 31 2018 04:28:00 Santander, PO Box 961245, Fort Worth, TX 76161-0244  
 22683042 +EDI: DRIV.COM Aug 31 2018 04:28:00 Santander, 8585 N. Stemmons Freeway, Suite 900,  
 Dallas, TX 75247-3836  
 22683044 +EDI: DRIV.COM Aug 31 2018 04:28:00 Santander Consumer USA, Po Box 961245,  
 Ft Worth, TX 76161-0244  
 22729003 +EDI: DRIV.COM Aug 31 2018 04:28:00 Santander Consumer USA Inc., P.O. Box 560284,  
 Dallas, TX 75356-0284  
 22729002 +EDI: DRIV.COM Aug 31 2018 04:28:00 Santander Consumer USA Inc.,  
 Assignee for Fifth Third Bank, PO Box 961245, Fort Worth, TX 76161-0244  
 22827074 EDI: USBANKARS.COM Aug 31 2018 04:28:00 US BANK N.A., BANKRUPTCY DEPARTMENT,  
 P.O. BOX 5229, CINCINNATI, OH 45201-5229  
 22683048 EDI: USBANKARS.COM Aug 31 2018 04:28:00 US Bank, N.A., Bankruptcy/Recovery Department,  
 P.O. Box 5229, Cincinnati, OH 45201

District/off: 0752-1

User: bchavez  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 44

Date Rcvd: Aug 30, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

22683046 +EDI: USBANKARS.COM Aug 31 2018 04:28:00 US Bancorp Center, 800 Nicollet Mall,  
Minneapolis, MN 55402-2511  
22683047 +EDI: USBANKARS.COM Aug 31 2018 04:28:00 Us Bank Hogan, Po Box 5227,  
Cincinnati, OH 45201-5227

TOTAL: 34

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 01, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 30, 2018 at the address(es) listed below:

Charles L. Magerski on behalf of Debtor 1 Zachary Robert Cotton Cmagerski@sulaimanlaw.com,  
courtinfo@sulaimanlaw.com;bkycourtinfo@gmail.com;ECFNotice@sulaimanlaw.com;mbadwan@sulaimanlaw.co  
m;sulaiman.igotnotices@gmail.com;bkecf\_sulaiman@bkexpress.info  
Glenn B Stearns mcguckin\_m@lisle13.com  
Joseph S Davidson on behalf of Debtor 1 Zachary Robert Cotton jdavidson@sulaimanlaw.com,  
courtinfo@sulaimanlaw.com;bkycourtinfo@gmail.com;ecfnotice@sulaimanlaw.com;sulaiman.igotnotices@g  
mail.com;bkecf\_sulaiman@bkexpress.info;r46351@notify.bestcase.com;cjohnson@sulaimanlaw.com  
Mohammed O Badwan on behalf of Debtor 1 Zachary Robert Cotton mbadwan@sulaimanlaw.com,  
mbadwan@sulaimanlaw.com;courtinfo@sulaimanlaw.com;bkycourtinfo@gmail.com;ecfnotice@sulaimanlaw.co  
m;sulaiman.igotnotices@gmail.com;bkecf\_sulaiman@bkexpress.info;r46351@notify.bestcase.com  
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov  
Rachael A Stokas on behalf of Creditor Gateway Mortgage Group, LLC ND-Two@il.cslegal.com  
TOTAL: 6